



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:

Docket No.: P27015

Jacques FIESCHI, *et al.*

Confirmation No.: 5924

Serial No.: 09/810,286

Group Art Unit: 3621

Filed: March 16, 2001

Examiner: WORJLOH, Jalatee

For: **METHOD FOR VALIDATING AN ELECTRONIC PAYMENT BY A
CREDIT/DEBIT CARD**

Commissioner for Patents
U.S. Patent and Trademark Office
Customer Window, Mail Stop AF
Randolph Building
401 Dulany Street
Alexandria, VA 22314

SECOND AMENDMENT AND REPLY UNDER 37 C.F.R. § 1.116

ENTER
8-22-05
Sir:

In response to the **Final Office Action** mailed May 9, 2005 ("Office Action"), please amend the above-identified application as follows.

Amendments to the claims are set forth on pages 2-6.

Remarks are set forth on pages 7-17.

Conclusion is set forth on page 18.

Applicants believe that no extensions of time are required at this time, but if extensions of time are necessary to prevent abandonment of this application, then such extensions of time are hereby petitioned under 37 C.F.R. § 1.136(a), and any fees required therefore (including fees for net addition of claims) are hereby authorized to be charged to **International Business Machines Deposit Account No. 09-0457** (Endicott). Please charge any deficiencies in fees and credit any overpayment of fees to the same Deposit Account.